



Order Filed on April 6, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

836760  
PHELAN HALLINAN DIAMOND & JONES, PC  
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Philadelphia, PA 19103  
856-813-5500  
Attorneys for U.S. BANK TRUST, N.A., AS  
TRUSTEE FOR LSF10 MASTER PARTICIPATION  
TRUST

In Re:

Brian McCann  
Bonnie McCann

Case No: 17-32785 - MBK

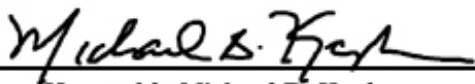
Hearing Date: March 25, 2020

Judge: MICHAEL B KAPLAN

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
MOTION TO EXTEND THE AUTOMATIC STAY**

The consent order set forth on the following page, numbered two (2) is hereby  
**ORDERED.**

**DATED: April 6, 2020**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This Consent Order pertains to the property located at 20 RHODE ISLAND DRIVE, JACKSON, NJ 08527, mortgage account ending with "6713";

THIS MATTER having been brought before the Court by, James J. Cerbone, Esquire attorney for debtors, Brian McCann and Bonnie McCann, upon the filing of a Motion to Extend the Automatic Stay; and Caliber Home Loans, Inc., by and through its attorneys, Phelan Hallinan Diamond & Jones, PC, having filed an Objection to said Motion, and the parties having resolved their differences, and for good cause shown, it is **ORDERED** that Debtor's Motion to Reinstate the Automatic Stay is resolved, subject to the following conditions:

1. The Automatic Stay is **REINSTATED** as to Secured Creditor.
2. Beginning April 1, 2020, Debtors will continue to make regular monthly payments in accordance with the terms of the Mortgage and Note.
3. The Debtors will remain current from this day forward in accordance with the terms of the Mortgage and Note.
4. The Debtors acknowledge that the monthly mortgage payment amount is subject to change in accordance with the terms of the Mortgage and Note.
5. The Debtors agree that if the regular monthly mortgage payment commencing February 1, 2020, is more than thirty (30) days late, counsel for the Secured Creditor may file a Certification of Default with the Court and the Court shall enter an Order granting relief from the Automatic Stay.
6. In the event the Debtor converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtor shall cure all pre-petition arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. If the Default is not cured within ten (10) days of conversion, counsel for the Secured Creditor may file a Certification of Default with the Court and the Court shall enter an Order granting relief from the Automatic Stay, waiving FED. R. Bankr. P. 3002.1.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Brian McCann  
Bonnie McCann  
DebtorsCase No. 17-32785-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 08, 2020.

db/jdb +Brian McCann, Bonnie McCann, 20 Rhode Island Drive, Jackson, NJ 08527-1447

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 6, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Andrew L. Spivack on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER  
 PARTICIPATION TRUST nj.bkecf@fedphe.com  
 Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 James J. Cerbone on behalf of Joint Debtor Bonnie McCann cerbonelawfirm@aol.com,  
 cerbonejr83307@notify.bestcase.com  
 James J. Cerbone on behalf of Debtor Brian McCann cerbonelawfirm@aol.com,  
 cerbonejr83307@notify.bestcase.com  
 Michael R. DuPont on behalf of Creditor United Teletech Financial FCU dupont@redbanklaw.com,  
 dana@redbanklaw.com  
 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
 Robert Davidow on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER  
 PARTICIPATION TRUST nj.bkecf@fedphe.com  
 Sherri Jennifer Smith on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10  
 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT  
 nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
 Sindi Mncina on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER  
 PARTICIPATION TRUST smncina@rascrane.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12